

## Health Insurance

The availability of health insurance may be dependent on the type of business industry. Survey results indicated a positive relationship between those industries with a higher average weekly wage and the frequency of that industry offering benefits.

Something to keep in mind is that firms in this survey were selected from privately-owned companies that are covered by unemployment compensation insurance. This means that government-owned facilities in *Educational services* and *Health care and social assistance* are not represented in these survey results. Additionally, employment that is not covered by unemployment compensation insurance because either workers are paid only by commission or the establishment is operated primarily for religious purposes may also not be totally represented. Some industries employing workers not covered by unemployment compensation include *Real estate, rental and leasing*, *Finance and insurance* and *Other services*. Therefore, survey results for those industries only reflect responses provided by privately owned companies.

Key name	Industry Sector Title
<i>Lodging/food services</i>	Accommodation and food services
<i>Administrative services</i>	Administrative and support and waste management and remediation services
<i>Arts and entertainment</i>	Arts, entertainment, and recreation
<i>Construction</i>	Construction and Mining
<i>Education</i>	Educational services
<i>Finance</i>	Finance and insurance
<i>Health/social services</i>	Health care and social assistance
<i>Information</i>	Information
<i>Management companies</i>	Management of companies and enterprises
<i>Manufacturing</i>	Manufacturing
<i>Other services</i>	Other services (except Public administration)
<i>Professional services</i>	Professional, scientific, and technical services
<i>Real estate</i>	Real estate and rental and leasing
<i>Retail</i>	Retail trade
<i>Transportation</i>	Transportation and warehousing
<i>Utilities</i>	Utilities
<i>Wholesale</i>	Wholesale trade

## Medical Insurance

Survey results showed a slight relationship between the availability of medical insurance benefits and the average weekly wage. The four industries with the highest average weekly wage<sup>1</sup> were also the four industries with the highest share of firms that offered medical insurance coverage to full time employees. Over 80 percent of firms in *Management companies*, *Utilities*, *Wholesale* and *Finance* offered medical insurance to workers. *Manufacturing*, with the seventh highest average weekly wage, was the only other industry with over

80 percent of firms offering medical insurance to full time employees.

At the other end of the scale, barely half of firms in *Lodging/food services*, *Other services*, *Real estate*, and *Arts and entertainment* offered medical insurance to full time employees. These industries were among the six industry sectors with the lowest average weekly wage.

About one of every five firms in *Health/social services* offered medical insurance to part time employees. That industry sector had the highest share of firms offering medical insurance to part time workers among all industries. Other industries had one of every eight firms or fewer offering medical insurance to part timers.

<sup>1</sup> Based on *Firms by Size — Statewide, New Hampshire*, First Quarter 2007, New Hampshire Employment Security, Economic and Labor Market Information Bureau, because that was the universe from which the survey sample was selected. <[www.nh.gov/nhes/elmi/pdfzip/econstat/covempwag/FBS/fbs\\_State\\_nh0701.xls](http://www.nh.gov/nhes/elmi/pdfzip/econstat/covempwag/FBS/fbs_State_nh0701.xls)>. Accessed August 21, 2008.

## Health Insurance

### Employees offered medical insurance coverage

Among firms with medical insurance available, most industries offered coverage to about 90 percent of full time employees. Firms in *Arts and entertainment* were the only exception, with medical insurance offered to four of every five full time employees.

In eight industry sectors, though less than ten percent of firms made insurance available to part time workers, at least three-quarters of part time workers were offered medical insurance. Two of the three industries with the smallest share of part time employees offered medical coverage — *Arts and entertainment* and *Lodging/food services* — are more likely to have seasonal employment. Part time workers in those industries may not be year-round employees, thus have a lower probability of being offered insurance.

### Waiting period

A majority of firms had a required waiting period for full time employees to become eligible for medical insurance. The exception was firms in *Education*, with slightly more than a third of firms requiring a waiting period for full time workers to be eligible for coverage.

Firms in most industries also had a waiting period for part time employees to be eligible for medical insurance. There was no evident relationship between industry and waiting periods for part time versus full time employees. It is unclear if the concentration of part time employees in specific industries had an effect on a waiting period requirement.

### Employees enrolled in medical insurance

From the eligible employees (those offered medical insurance), enrolled employees are those who then signed up for the insurance coverage. At least two-

thirds of eligible full time employees enrolled in medical insurance coverage in all but one industry sector. The *Lodging/food services* industry enrolled less than half of the eligible full time employees, as well as the smallest share, less than ten percent, of part time employees.

Less than half of eligible part time employees enrolled in medical coverage at firms in all but two industries. More than three-quarters of part time employees at *Wholesale* and *Real estate* firms enrolled in coverage.

### Single medical insurance coverage\*

Over half of the full time employees in 12 of the 17 industry sectors were enrolled in a single medical insurance plan. The *Lodging/food services* industry had the highest share, almost three-quarters, of full time employees enrolled in a single medical plan. The fact that less than half of the eligible full time employees offered insurance actually enrolled in the coverage in this industry may be dependent on who pays the premiums for coverage.

Though offered by a very small share of firms, all of the eligible part time workers in *Real estate* and *Lodging/food services* industries enrolled in single medical insurance coverage. On the other end of the scale, about one-third of part time workers in *Management companies* and *Wholesale* were enrolled in a single insurance plan. Larger shares of eligible part time workers enrolled in a single medical plan than eligible full timers did.

### Payment of single medical insurance premiums

For some businesses, payment of medical insurance premiums provides a competitive edge in recruitment of qualified employees.

\* Survey instructions were to include “employee and dependent” coverage with “family” coverage. Because not all firms did so, the combination of “single” and “family” plans may not equal 100 percent.

## Health Insurance

Survey results were examined using two different perspectives on the share of medical premium costs paid by employers. The original concept was a calculation of the average portion of a single insurance premium paid by all employers that offer single insurance plans. The second concept was to recalculate the average portion paid excluding firms that do not make a financial contribution toward the premium. In the second calculation, the resulting average should more closely represent the portion paid by firms that do contribute to premiums.

Among firms in all industries offering single medical insurance plans to full time employees regardless of their financial contribution, most paid close to two-thirds of the premium. The *Utilities* industry was the sole sector to fall shy of the halfway mark, with firms paying an average of 41 percent of premiums..

The story of the amount firms paid for part time single medical premiums was quite the opposite. Responding firms in 13 sectors paid less than half of the premium. Firms in four of those industries paid less than 20 percent, including responding firms in *Retail* that paid an average of just ten percent of single plan premiums.

After re-examining the portion paid excluding firms that made no financial contribution to premiums, the average amount paid rose in all industries for both full time and part time workers. For instance, the overall average portion paid for single medical coverage by firms in *Administrative services* for full time workers was less than 60 percent. But, almost one of every five firms did not pay anything toward the premium. After removing the nearly 20 percent of firms not contributing to premiums, the result reflects an average portion of premium paid for full time employees of nearly three-quarters of the premium for a single plan.

Revising the average portion paid for part time employees toward single medical plan premiums allowed for a much more accurate comparison. For example, the overall average portion paid by firms in *Retail* toward single plan premiums was a mere ten percent. That was skewed by the almost 90 percent of responding firms that do not make a contribution to medical insurance premiums. After recalculating the average portion paid without the non-contributing firms, the average paid by firms that do contribute for a single plan skyrocketed to 90 percent of the premium for part timers.

### Family medical insurance coverage

Among firms that offered medical insurance, over three-quarters of firms across almost all the industries offered a family plan to full time employees. Only firms in the *Lodging/food services* industry fell shy of that share, with 70 percent of firms offering a family plan to full time employees.

Over two-thirds of firms in a majority of industries offered family medical insurance to part time employees. Responding firms in four industry sectors — *Transportation*, *Lodging/food services*, *Construction*, and *Utilities* — had smaller shares of firms with family plans available.

### Employees enrolled in family medical insurance\*

Firms in most industries had smaller shares of full time employees enrolled in family plans than in single plans, with the exception of *Education*, *Manufacturing*, and *Utilities*. Ideally the enrollment in family plans plus enrollment for single medical plans would equal all enrollment (100 percent). But because some firms did not include “employee and dependent” coverage with family plan the totals may not balance.

\* Survey instructions were to include “employee and dependent” coverage with “family” coverage. Because not all firms did that, the combination of “single” and “family” plans may not equal 100 percent.

## Health Insurance

The comparison of enrollment was similar for eligible part time employees, except that firms in *Management companies* and *Wholesale* had higher shares of part timers enrolled in family plans than single plans.

### Payment of family medical insurance premiums

When averaging the share of premium costs paid by all firms offering family medical insurance plans, 12 of the 17 industries paid between 40 and 50 percent of the premium cost for full time employees. All responding firms in industries, with the exception of those in *Finance*, reported paying one-third or less of family medical premiums for part time workers.

As with single medical plans, the average paid was recalculated to exclude those firms that do not contribute to insurance premiums. A higher share of firms make no financial contribution toward premiums for family medical plans than single plans, even for full time employees. Over a third of responding firms in all but four industries

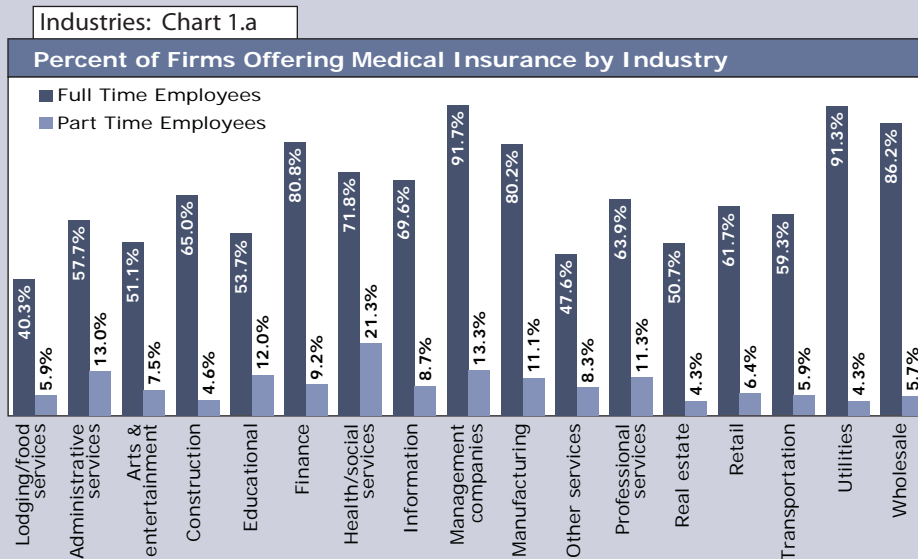
(*Manufacturing, Education, Management companies, and Utilities*) did not contribute to family medical premiums for full time employees. Only *Finance* and *Management companies* reported less than half of firms making no contribution to family plan premiums for part time employees.

After elimination of the non-contributing firms, the average share more closely represents the amount paid by firms who do contribute to premiums. Firms in *Professional services* paid over 80 percent of family medical premiums for full time workers. That industry paid the largest portion of premiums among the industries, for both single and family medical coverage, for full time workers.

# Health Insurance

## Medical Insurance by Industry

Industry	Full Time Employees					Part Time Employees				
	Offered Medical		Enrolled in Medical			Offered Medical		Enrolled in Medical		
	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan
Lodging/food services	40.3%	88.1%	47.3%	71.0%	22.8%	5.9%	42.4%	7.2%	100.0%	0.0%
Administrative services	57.7%	95.2%	66.8%	52.3%	39.6%	13.0%	64.0%	25.0%	50.0%	37.5%
Arts and entertainment	51.1%	82.8%	66.5%	60.8%	34.6%	7.5%	44.8%	17.9%	75.0%	25.0%
Construction	65.0%	91.2%	67.4%	49.0%	40.8%	4.6%	86.0%	48.6%	68.4%	15.8%
Education	53.7%	99.5%	84.5%	43.7%	51.3%	12.0%	70.7%	44.7%	51.1%	48.9%
Finance	80.8%	91.6%	77.3%	53.6%	37.9%	9.2%	78.3%	38.9%	71.4%	28.6%
Health/social services	71.8%	96.2%	66.3%	64.8%	29.7%	21.3%	63.9%	41.7%	59.7%	38.7%
Information	69.6%	98.1%	70.7%	52.6%	46.5%	8.7%	93.1%	37.0%	50.0%	50.0%
Management companies	91.7%	98.0%	67.4%	43.0%	37.4%	13.3%	39.8%	35.3%	27.8%	38.9%
Manufacturing	80.2%	94.5%	74.1%	44.7%	47.2%	11.1%	85.5%	40.0%	46.2%	19.2%
Other services	47.6%	94.5%	68.2%	62.2%	28.5%	8.3%	85.1%	28.1%	68.7%	31.3%
Professional services	63.9%	97.3%	71.9%	53.4%	39.9%	11.3%	76.9%	48.0%	60.0%	36.0%
Real estate	50.7%	93.2%	76.8%	64.3%	28.1%	4.3%	42.9%	83.3%	100.0%	0.0%
Retail	61.7%	93.7%	65.5%	59.2%	34.6%	6.4%	97.1%	49.0%	72.0%	28.0%
Transportation	59.3%	87.1%	76.1%	52.7%	40.4%	5.9%	91.3%	39.7%	56.5%	43.5%
Utilities	91.3%	97.7%	83.2%	28.6%	69.3%	4.3%	n/a	n/a	n/a	n/a
Wholesale	86.2%	98.7%	71.5%	42.4%	41.8%	5.7%	50.0%	75.0%	33.3%	66.7%



Insurance

Paid Leave

Retirement & Other

**Health Insurance**

**Medical Insurance Waiting Period by Industry**

Industry	Waiting Period	
	Full Time	Part Time
Lodging/food services	91.7%	57.1%
Administrative services	71.8%	62.5%
Arts and entertainment	57.4%	90.0%
Construction	78.7%	70.0%
Education	37.9%	46.2%
Finance	75.3%	63.6%
Health/social services	70.3%	65.1%
Information	60.4%	66.7%
Management companies	78.2%	87.5%
Manufacturing	83.1%	87.0%
Other services	54.9%	50.0%
Professional services	55.7%	56.5%
Real estate	67.1%	33.3%
Retail	85.1%	77.8%
Transportation	73.8%	50.0%
Utilities	71.4%	n/a
Wholesale	60.0%	40.0%

## Health Insurance

## Medical Insurance Premiums by Industry - Single Coverage

Industry	Full Time Employees			Part Time Employees		
	Share of firms with zero contributions	Premiums Paid		Share of firms with zero contributions	Premiums Paid	
		Average paid excluding zero contributors	Average of all firms		Average paid excluding zero contributors	Average of all firms
Lodging/food services	12.5%	61.7%	54.0%	71.4%	50.0%	14.3%
Administrative services	19.7%	72.8%	58.4%	68.8%	68.0%	21.3%
Arts and entertainment	19.4%	84.4%	68.0%	60.0%	76.3%	30.5%
Construction	17.0%	74.2%	61.5%	10.0%	74.4%	67.0%
Education	24.1%	82.8%	62.8%	61.5%	60.5%	23.3%
Finance	12.5%	81.6%	71.4%	45.5%	90.5%	49.4%
Health/social services	12.4%	79.4%	69.5%	37.2%	81.0%	50.9%
Information	10.4%	80.8%	72.4%	33.3%	81.5%	54.3%
Management companies	7.3%	71.8%	66.6%	25.0%	54.8%	41.1%
Manufacturing	12.0%	74.0%	65.0%	43.5%	75.8%	42.8%
Other services	15.4%	80.5%	68.1%	37.5%	76.6%	47.9%
Professional services	17.6%	89.7%	73.9%	39.1%	81.4%	49.6%
Real estate	26.1%	82.9%	61.3%	50.0%	83.3%	41.7%
Retail	14.9%	71.8%	61.1%	88.9%	90.0%	10.0%
Transportation	13.8%	77.6%	66.9%	75.0%	64.5%	16.1%
Utilities	23.8%	54.5%	41.5%	n/a	n/a	n/a
Wholesale	24.0%	80.3%	61.0%	60.0%	48.5%	19.4%

## Medical Insurance Premiums by Industry - Family Coverage

Industry	Full Time Employees			Part Time Employees		
	Share of firms with zero contributions	Premiums Paid		Share of firms with zero contributions	Premiums Paid	
		Average paid excluding zero contributors	Average of all firms		Average paid excluding zero contributors	Average of all firms
Lodging/food services	43.8%	64.2%	36.1%	71.4%	50.0%	14.3%
Administrative services	53.5%	68.1%	31.7%	81.3%	56.7%	10.6%
Arts and entertainment	38.8%	70.7%	43.3%	80.0%	40.0%	8.0%
Construction	45.4%	67.0%	36.6%	50.0%	58.8%	29.4%
Education	29.3%	71.4%	50.5%	76.9%	65.3%	15.1%
Finance	37.5%	71.6%	44.7%	45.5%	82.2%	44.8%
Health/social services	48.6%	71.1%	36.6%	51.2%	63.9%	31.2%
Information	33.3%	68.5%	45.7%	50.0%	54.7%	27.3%
Management companies	25.5%	65.6%	48.9%	25.0%	44.7%	33.5%
Manufacturing	29.5%	67.5%	47.5%	52.2%	72.8%	34.8%
Other services	52.7%	77.3%	36.5%	75.0%	54.0%	13.5%
Professional services	40.0%	81.0%	48.6%	73.9%	69.2%	18.0%
Real estate	47.1%	74.7%	39.5%	83.3%	100.0%	16.7%
Retail	36.0%	61.2%	39.2%	88.9%	90.0%	10.0%
Transportation	33.8%	67.0%	44.4%	62.5%	58.7%	22.0%
Utilities	19.0%	57.7%	46.7%	n/a	n/a	n/a
Wholesale	34.7%	73.1%	47.8%	60.0%	44.5%	17.8%

Insurance

Paid Leave

Retirement &amp; Other

## Health Insurance

### Dental Insurance

At least three of every five firms in *Utilities*, *Management companies*, and *Finance* offered dental insurance to full time employees. In contrast, less than one-third of firms in 10 of the 17 industry sectors offered dental insurance to full time employees. *Professional services* had the smallest share of firms making dental insurance available to full time workers. *Other services*, *Lodging/food services* and *Real estate* industries also had small shares of firms making dental insurance available. These small shares could be related to the fact that three of these four sectors have the highest concentrations of firms with less than 50 workers in the state. The fourth, *Lodging/food services*, is commonly seasonal business activity with more temporary employees that may not be eligible for benefits.

*Health/social services* and *Management companies* each had 15 percent of firms offering dental insurance to part time employees. All other industries had less than ten percent of firms making dental insurance available to part time workers.

### Employees offered dental insurance coverage

Among firms that have dental insurance available, most industries offered it to nine of every ten full time employees. Exceptions were *Utilities* and *Wholesale*, which only offered 57 percent of full time workers dental insurance coverage. Seven industry sectors — *Arts and entertainment*, *Other services*, *Transportation*, *Health/social services*, *Management companies*, *Wholesale*, and *Lodging/food services* — offered dental insurance to less than half of part time workers. On the other end of the scale, *Retail* and *Information* offered dental insurance to 95 percent of part time employees.

### Employees enrolled in dental insurance

In a majority of industries, roughly two-thirds of eligible full time employees enrolled in dental

insurance coverage. The highest share of full time workers enrolled in dental insurance was in *Finance*, with over 80 percent, and the lowest was in *Lodging/food service*, with barely 40 percent.

In five industries, more than half of eligible part time employees enrolled in dental insurance. The lowest share was in *Finance*, where barely ten percent of part time workers were enrolled in dental insurance. This was the complete opposite of enrollment levels for full timers in that industry.

### Single dental insurance coverage\*

The four industries with lower average weekly wages, *Lodging/food services*, *Arts and entertainment*, *Real estate*, and *Other services*, had the highest shares of full time workers enrolled in single dental coverage. To some degree, these same industries are more likely to have seasonal business activity.

Lack of survey data made accurate assessment of information for part time workers difficult. From the available data, *Professional services*, *Lodging/food services*, and *Retail* were the leaders in single coverage plan enrollment, with almost three-quarters of part timers enrolled.

### Payment of single dental insurance premiums

It appears that firms in industries with higher average weekly wages were more willing to assume the financial responsibility for payment of premiums for both full time and part time employees. The four industries with the highest share of firms paying the full dental insurance premium for full time workers were among the five industries highest average weekly wage.

\* Because of a flaw in the “skip instructions” on the survey instrument, the shares of single dental insurance enrollment and share of family dental insurance enrollment may not add to 100 percent.

## Health Insurance

About a third of responding firms in *Manufacturing* paid the entire premium of single dental coverage for both full timers and part timers. Less than ten percent of firms required part time employees to pay the entire cost. Over half the responding firms in *Transportation* required full time workers to pay the entire premium for single dental coverage, and another third shared the expense with both full timers and part timers.

### Family dental insurance coverage

All but two industries had four of every five responding firms with family dental available to full time employees. *Lodging/food services* had just over three-quarters of firms offering family plans and *Utilities* had three of every five responding firms making family dental available to full time workers.

Among firms offering dental insurance, all responding firms in *Lodging/food services* offered family dental to part time employees. Barely a third of the firms in *Transportation* offered family dental insurance.

### Employees enrolled in family dental insurance\*

Over half of full time employees in responding firms from *Manufacturing, Education, Information* and *Utilities* were enrolled in family dental plans. A far lower share of full time workers in *Lodging/food service, Real estate, Other services* and *Art and entertainment* were enrolled in family dental, with less than one-third of eligible employees.

About half of the eligible part time workers in *Other services, Administrative services, Arts and Entertainment, and Education* were enrolled in family dental coverage.

### Payment of family dental insurance premiums

In most industries, the majority of responding firms shared the cost of family dental with their full time employees. Over a third of the firms in *Professional services, Information, and Utilities* pay the entire premium for family dental coverage for full time employees.

Though far fewer firms offered family dental to part time workers, a majority of those that did either shared the cost with employees or required employees to pay the entire premium. Very few responding firms paid the entire cost for part time employees.

\* Because of a flaw in the "skip instructions" on the survey instrument, the shares of single dental insurance enrollment and share of family dental insurance enrollment may not add to 100 percent.

## Health Insurance

### Vision Insurance

Three of every five firms in *Utilities* offered vision insurance to full time workers. That was the highest share among the industries. The next closest shares were among five industries — *Wholesale, Finance, Information, Manufacturing, and Management companies* — with around one-third of firms offering vision insurance to full time employees. Among those offering vision coverage, about 70 percent of full time employees in *Administrative services, Education, and Professional services* were eligible to enroll.

The availability of vision insurance was not as common for part time employees. Just over seven percent of firms in *Health/social services* offered vision insurance to part timers; five percent or less of firms in all other industries did so.

Though offered by a relatively small portion of firms, around 70 percent of full time workers in *Administrative services* and *Education* were offered vision insurance coverage. In a majority of industries making the offer, about half of eligible full time employees enrolled in vision insurance. Three-fourths or more of eligible full time employees in *Arts and entertainment, Education, Professional services, and Real Estate* were enrolled in coverage. There were insufficient survey responses to analyze vision insurance enrollment data for part time workers.

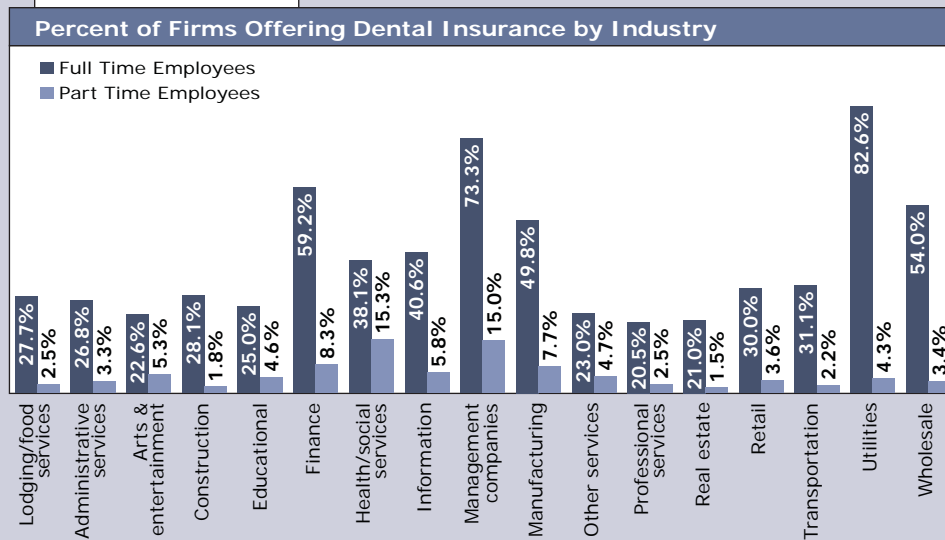
More than half of firms in all industries either shared the cost of vision insurance premiums with workers or passed the full cost to workers. About a third of responding firms in *Arts and entertainment, Finance, Health/social services, Information, Construction, and Wholesale* paid the entire cost of vision insurance for full time employees.

# Health Insurance

## Dental Insurance by Industry

Industry	Full Time Employees					Part Time Employees				
	Offered Dental		Enrolled in Dental			Offered Dental		Enrolled in Dental		
	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan
Lodging/food services	27.7%	85.2%	41.6%	68.4%	24.7%	2.5%	17.5%	36.0%	72.7%	27.3%
Administrative services	26.8%	93.1%	67.5%	44.2%	47.4%	3.3%	79.3%	26.1%	37.5%	50.0%
Arts and entertainment	22.6%	97.1%	63.8%	66.8%	31.8%	5.3%	48.1%	13.4%	50.0%	50.0%
Construction	28.1%	91.2%	59.9%	46.9%	45.9%	1.8%	85.7%	33.3%	n/a	n/a
Education	25.0%	99.8%	64.1%	42.7%	53.2%	4.6%	82.8%	34.2%	50.8%	49.2%
Finance	59.2%	98.2%	83.6%	54.7%	36.4%	8.3%	76.9%	10.0%	n/a	n/a
Health/social services	38.1%	93.9%	60.9%	59.3%	37.3%	15.3%	41.4%	49.2%	55.1%	44.9%
Information	40.6%	98.9%	61.9%	46.8%	52.6%	5.8%	95.0%	15.8%	n/a	n/a
Management companies	73.3%	90.7%	60.2%	49.4%	32.2%	15.0%	33.6%	50.0%	25.0%	29.2%
Manufacturing	49.8%	91.2%	70.0%	36.8%	53.8%	7.7%	88.6%	61.3%	47.4%	36.8%
Other services	23.0%	94.0%	59.7%	62.3%	29.8%	4.7%	46.5%	25.0%	40.0%	60.0%
Professional services	20.5%	95.8%	75.9%	49.6%	44.5%	2.5%	81.3%	69.2%	77.8%	22.2%
Real estate	21.0%	98.2%	71.5%	66.5%	25.0%	1.5%	n/a	n/a	n/a	n/a
Retail	30.0%	86.1%	70.6%	51.0%	43.1%	3.6%	95.3%	64.2%	71.2%	26.9%
Transportation	31.1%	90.8%	70.1%	51.9%	45.7%	2.2%	46.5%	n/a	n/a	n/a
Utilities	82.6%	57.6%	67.0%	44.3%	50.8%	4.3%	n/a	n/a	n/a	n/a
Wholesale	54.0%	57.1%	57.1%	46.5%	46.0%	3.4%	33.3%	n/a	n/a	n/a

Industries: Chart 1.b



Insurance

Paid Leave

Retirement & Other

## Health Insurance

### Dental Insurance Premiums by Industry — Single Coverage

Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	17.2%	24.1%	58.6%	0.0%	66.7%	33.3%
Administrative services	19.4%	35.5%	45.2%	0.0%	66.7%	33.3%
Arts and entertainment	28.6%	21.4%	50.0%	16.7%	33.3%	50.0%
Construction	34.7%	40.8%	24.5%	0.0%	50.0%	50.0%
Education	27.3%	22.7%	50.0%	0.0%	66.7%	33.3%
Finance	40.0%	24.6%	35.4%	14.3%	42.9%	42.9%
Health/social services	34.7%	25.0%	40.3%	29.2%	45.8%	25.0%
Information	46.2%	19.2%	34.6%	50.0%	50.0%	0.0%
Management companies	20.0%	37.5%	42.5%	33.3%	33.3%	33.3%
Manufacturing	27.8%	23.3%	48.9%	35.7%	7.1%	57.1%
Other services	39.4%	39.4%	21.2%	20.0%	60.0%	20.0%
Professional services	54.3%	20.0%	25.7%	50.0%	50.0%	0.0%
Real estate	33.3%	16.7%	50.0%	100.0%	0.0%	0.0%
Retail	22.5%	37.5%	40.0%	0.0%	33.3%	66.7%
Transportation	11.8%	55.9%	32.4%	0.0%	0.0%	100.0%
Utilities	44.4%	22.2%	33.3%	n/a	n/a	n/a
Wholesale	20.0%	27.5%	52.5%	0.0%	0.0%	100.0%

### Dental Insurance Premiums by Industry — Family Coverage

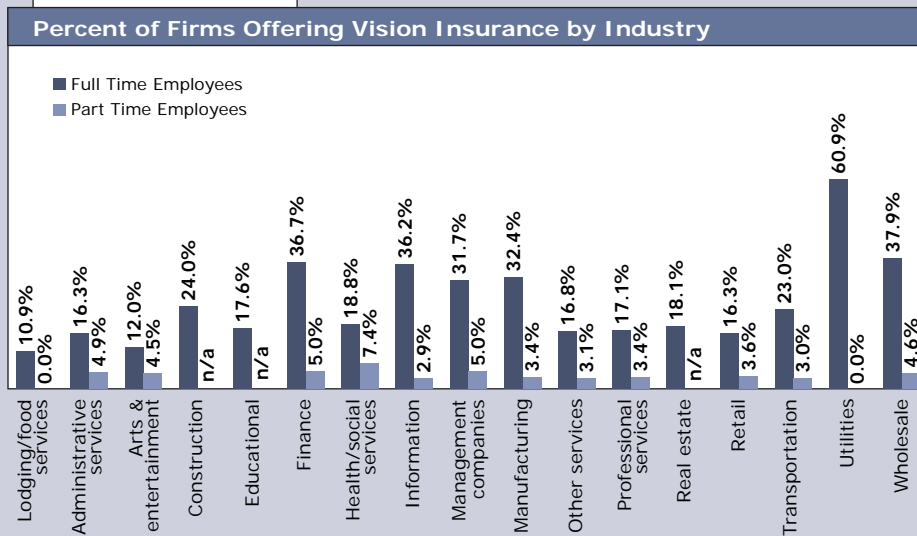
Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	17.4%	21.7%	60.9%	0.0%	50.0%	50.0%
Administrative services	11.1%	40.7%	48.1%	0.0%	66.7%	33.3%
Arts and entertainment	26.9%	19.2%	53.8%	20.0%	20.0%	60.0%
Construction	26.7%	40.0%	33.3%	n/a	n/a	n/a
Education	9.1%	18.2%	72.7%	0.0%	50.0%	50.0%
Finance	20.0%	20.0%	60.0%	0.0%	20.0%	80.0%
Health/social services	13.8%	31.0%	55.2%	8.7%	47.8%	43.5%
Information	33.3%	18.5%	48.1%	66.7%	33.3%	0.0%
Management companies	17.1%	39.0%	43.9%	16.7%	50.0%	33.3%
Manufacturing	15.7%	25.3%	59.0%	23.1%	15.4%	61.5%
Other services	21.4%	35.7%	42.9%	25.0%	50.0%	25.0%
Professional services	48.5%	21.2%	30.3%	33.3%	33.3%	33.3%
Real estate	27.3%	22.7%	50.0%	n/a	n/a	n/a
Retail	13.5%	32.4%	54.1%	0.0%	0.0%	100.0%
Transportation	16.1%	54.8%	29.0%	n/a	n/a	n/a
Utilities	44.4%	44.4%	11.1%	n/a	n/a	n/a
Wholesale	20.5%	30.8%	48.7%	n/a	n/a	n/a

# Health Insurance

## Vision Insurance by Industry

Industry	Full Time Employees			Part Time Employees		
	Offered Vision		Enrolled in Vision	Offered Vision		Enrolled in Vision
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
Lodging/food services	10.9%	63.6%	42.9%	0.0%	n/a	n/a
Administrative services	16.3%	72.8%	49.7%	4.9%	n/a	n/a
Arts and entertainment	12.0%	58.1%	87.0%	4.5%	n/a	n/a
Construction	24.0%	34.5%	38.1%	n/a	n/a	n/a
Education	17.6%	70.5%	83.4%	n/a	n/a	n/a
Finance	36.7%	54.3%	61.5%	5.0%	n/a	n/a
Health/social services	18.8%	56.4%	30.0%	7.4%	n/a	n/a
Information	36.2%	53.4%	46.4%	2.9%	n/a	n/a
Management companies	31.7%	22.8%	38.0%	5.0%	n/a	n/a
Manufacturing	32.4%	52.0%	71.6%	3.4%	n/a	n/a
Other services	16.8%	20.1%	44.7%	3.1%	n/a	n/a
Professional services	17.1%	68.0%	74.4%	3.4%	n/a	n/a
Real estate	18.1%	49.3%	90.9%	n/a	n/a	n/a
Retail	16.3%	41.7%	71.6%	3.6%	n/a	n/a
Transportation	23.0%	23.9%	50.3%	3.0%	n/a	n/a
Utilities	60.9%	21.0%	65.4%	0.0%	n/a	n/a
Wholesale	37.9%	22.1%	66.3%	4.6%	n/a	n/a

Industries: Chart 1.c



Insurance

Paid Leave

Retirement & Other

## Health Insurance

### Vision Insurance Premiums by Industry

Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	14.3%	28.6%	57.1%	n/a	n/a	n/a
Administrative services	14.2%	42.9%	42.9%	n/a	n/a	n/a
Arts and entertainment	42.8%	28.6%	28.6%	n/a	n/a	n/a
Construction	35.7%	50.0%	14.3%	n/a	n/a	n/a
Education	12.5%	0.0%	87.5%	n/a	n/a	n/a
Finance	39.1%	26.1%	34.8%	n/a	n/a	n/a
Health/social services	36.8%	26.3%	36.8%	n/a	n/a	n/a
Information	33.3%	33.3%	33.3%	n/a	n/a	n/a
Management companies	14.3%	14.3%	71.4%	n/a	n/a	n/a
Manufacturing	26.1%	30.4%	43.5%	n/a	n/a	n/a
Other services	22.2%	33.3%	44.4%	n/a	n/a	n/a
Professional services	28.6%	7.1%	64.3%	n/a	n/a	n/a
Real estate	27.3%	9.1%	63.6%	n/a	n/a	n/a
Retail	12.5%	25.0%	62.5%	n/a	n/a	n/a
Transportation	16.7%	25.0%	58.3%	n/a	n/a	n/a
Utilities	0.0%	0.0%	100.0%	n/a	n/a	n/a
Wholesale	35.3%	23.5%	41.2%	n/a	n/a	n/a

## Other Insurance

For many people, the decision to accept or remain in a job is influenced by available benefits in addition to monetary compensation. Many businesses include in their benefits packages insurance that offers financial security to individuals and their families in the event of an extended illness or injury. The survey asked about the availability of life insurance, and short-term and long-term disability insurance.

### Life Insurance

Four out of five industries — *Management companies*, *Manufacturing*, *Finance*, and *Wholesale* — with the largest share of firms offering life insurance to full time employees also held the largest share of firms making the same offer to part time employees. *Management companies* had the highest share of firms offering life insurance to both full time and part time employees, with 70 percent and 15 percent of firms, respectively. *Utilities* had the second-highest share of firms (69.9 percent) making life insurance available to full time employees, but less than five percent did so for part time workers.

Almost all full time workers were offered life insurance in all industries, except *Wholesale* where about 85 percent were offered the benefit. About four of every five of those eligible workers enrolled in life insurance in most industries. *Lodging/food services* and *Information* were the two exceptions, with about three of every five eligible full time employees enrolled in life insurance.

Close to two-thirds or more of firms in each industry offering life insurance paid the entire premium for full time workers. Almost all firms in *Professional services* paid the entire premium for life insurance for both full time and part time employees. About one of every five firms in *Construction*, *Administrative services*, and *Other services* expected full time employees to carry the entire financial burden of life insurance costs.

### Short-Term Disability Insurance

Firms were asked if short-term disability insurance other than worker's compensation was available to employees. About half of firms in *Management companies* and *Manufacturing* offered short-term disability insurance to full time workers. *Health/social services* and *Management companies* had the highest share of firms offering short-term disability to part time workers, though barely over ten percent did so.

Just about all full time workers had access to short-term disability insurance in firms that offered this benefit, and generally over two-thirds of them enrolled in most industries. The clear outlier was *Lodging/food services* with slightly over two of every five full time workers enrolled in short-term disability insurance.

Over two-thirds of firms in *Utilities*, *Manufacturing*, and *Education* paid the entire cost of short-term disability insurance for full time employees. Firms in *Professional services* paid the largest share of short-term disability insurance, with nearly seven of every eight survey respondents covering the cost for full time employees, and all respondents paying the entire premium for part time employees.

### Long-Term Disability Insurance

The six industries with the largest share of firms offering long-term disability insurance were among the top seven industries with the highest average weekly wage. Conversely, three of the four industries with the smallest share of firms with long-term disability insurance available to full time workers were also the industries with the lowest average

## Other Insurance

weekly wage. Overall, firms in *Utilities* were most likely to offer long-term disability insurance, with more a little over half making the insurance available. Responding firms in *Health/social services* and *Management companies* had the largest share of firms making long-term disability insurance available to part time employees, though ten percent or less did so.

At least four of every five full time employees were eligible for long-term disability insurance in all but three industry sectors. Ninety percent or more of

eligible full time workers in eight industry sectors enrolled in long-term disability insurance.

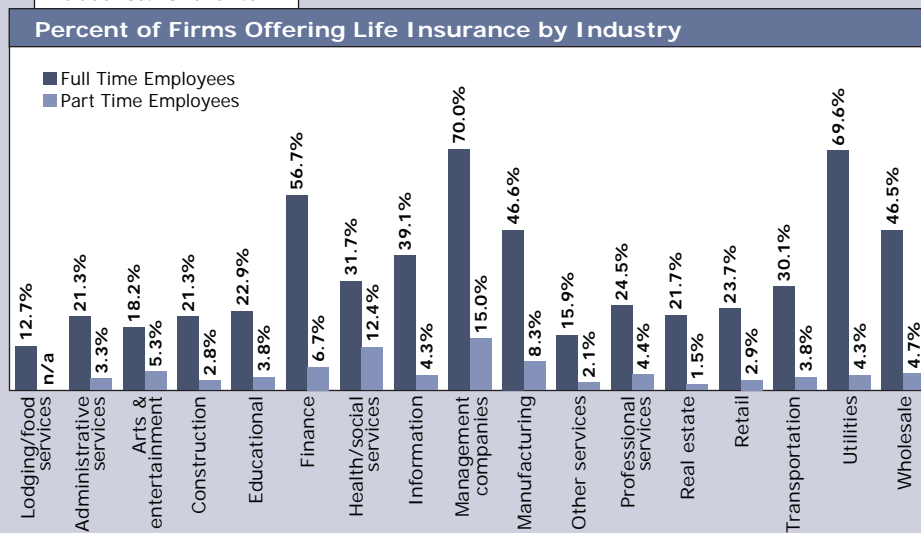
Over two-thirds of responding firms in ten industry sectors assumed the total financial obligation of long-term disability insurance for full time employees. At least one-third of responding firms in the other seven industry sectors also covered the entire cost of long-term disability for full time workers.

Other Insurance

Life Insurance by Industry

Industry	Full Time Employees			Part Time Employees		
	Offered Life		Enrolled in Life	Offered Life		Enrolled in Life
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
Lodging/food services	12.7%	90.8%	58.5%	n/a	n/a	n/a
Administrative services	21.3%	90.1%	91.6%	3.3%	55.8%	41.7%
Arts and entertainment	18.2%	95.1%	87.3%	5.3%	60.6%	61.5%
Construction	21.3%	92.7%	82.0%	2.8%	85.7%	50.0%
Education	22.9%	98.3%	97.6%	3.8%	80.7%	94.9%
Finance	56.7%	91.9%	91.2%	6.7%	72.7%	56.3%
Health/social services	31.7%	98.7%	80.7%	12.4%	58.6%	84.3%
Information	39.1%	99.8%	64.0%	4.3%	n/a	n/a
Management companies	70.0%	97.2%	82.4%	15.0%	23.5%	46.8%
Manufacturing	46.6%	96.5%	89.7%	8.3%	44.2%	87.0%
Other services	15.9%	92.4%	78.5%	2.1%	60.0%	91.7%
Professional services	24.5%	93.5%	97.1%	4.4%	74.2%	87.0%
Real estate	21.7%	99.4%	85.9%	1.5%	n/a	n/a
Retail	23.7%	90.9%	78.7%	2.9%	97.7%	71.4%
Transportation	30.1%	91.2%	91.0%	3.8%	99.1%	96.2%
Utilities	69.6%	98.1%	98.7%	4.3%	n/a	n/a
Wholesale	46.5%	84.1%	93.7%	4.7%	70.0%	85.7%

Industries: Chart 1.d



Other Insurance

Life Insurance Premiums by Industry

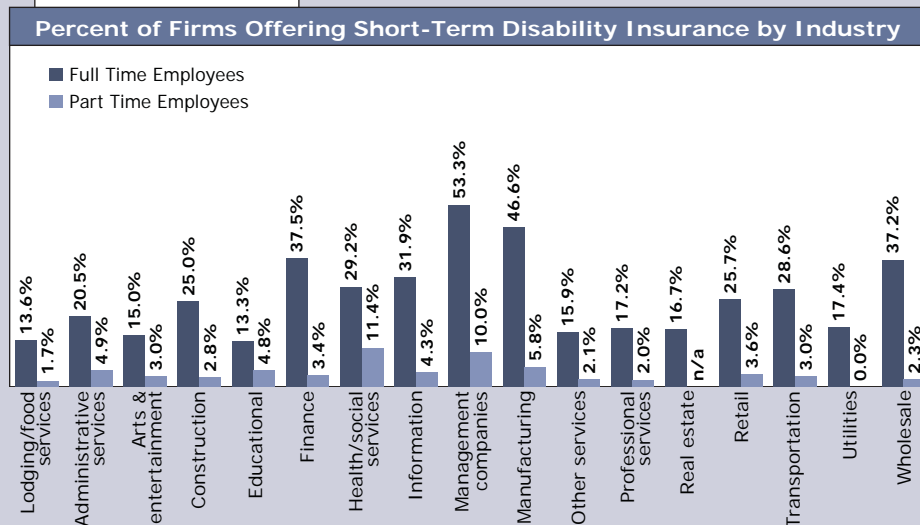
Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	85.7%	14.3%	0.0%	n/a	n/a	n/a
Administrative services	66.7%	20.8%	12.5%	50.0%	50.0%	0.0%
Arts and entertainment	90.9%	9.1%	0.0%	85.7%	14.3%	0.0%
Construction	65.8%	28.9%	5.3%	83.3%	16.7%	0.0%
Education	90.5%	0.0%	9.5%	66.7%	0.0%	33.3%
Finance	81.5%	7.7%	10.8%	85.7%	14.3%	0.0%
Health/social services	88.5%	6.6%	4.9%	72.7%	18.2%	9.1%
Information	70.8%	16.7%	12.5%	66.7%	33.3%	0.0%
Management companies	85.7%	7.1%	7.1%	57.1%	28.6%	14.3%
Manufacturing	78.9%	8.9%	12.2%	85.7%	0.0%	14.3%
Other services	63.0%	18.5%	18.5%	75.0%	25.0%	0.0%
Professional services	97.8%	2.2%	0.0%	100.0%	0.0%	0.0%
Real estate	77.8%	11.1%	11.1%	50.0%	0.0%	50.0%
Retail	73.3%	16.7%	10.0%	33.3%	33.3%	33.3%
Transportation	81.1%	13.5%	5.4%	100.0%	0.0%	0.0%
Utilities	85.7%	0.0%	14.3%	n/a	n/a	n/a
Wholesale	76.5%	14.7%	8.8%	25.0%	50.0%	25.0%

Other Insurance

Short-Term Disability Insurance by Industry

Industry	Full Time Employees			Part Time Employees		
	Offered Short-Term Disability		Enrolled in Short-Term Disability	Offered Short-Term Disability		Enrolled in Short-Term Disability
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
Lodging/food services	13.6%	93.7%	42.3%	1.7%	n/a	n/a
Administrative services	20.5%	95.0%	83.2%	4.9%	56.1%	6.3%
Arts and entertainment	15.0%	96.7%	57.2%	3.0%	68.4%	15.4%
Construction	25.0%	98.4%	71.1%	2.8%	85.7%	40.0%
Education	13.3%	92.7%	96.9%	4.8%	84.9%	97.8%
Finance	37.5%	96.7%	93.3%	3.4%	60.0%	n/a
Health/social services	29.2%	95.5%	64.2%	11.4%	50.2%	63.9%
Information	31.9%	99.5%	72.9%	4.3%	n/a	n/a
Management companies	53.3%	96.7%	62.8%	10.0%	39.7%	45.5%
Manufacturing	46.6%	96.8%	95.5%	5.8%	36.0%	88.2%
Other services	15.9%	93.1%	84.1%	2.1%	66.7%	66.7%
Professional services	17.2%	96.4%	97.1%	2.0%	83.3%	90.0%
Real estate	16.7%	99.6%	79.1%	n/a	n/a	n/a
Retail	25.7%	88.3%	73.9%	3.6%	100.0%	83.3%
Transportation	28.6%	88.3%	80.9%	3.0%	44.0%	18.2%
Utilities	17.4%	100.0%	97.7%	n/a	n/a	n/a
Wholesale	37.2%	86.5%	86.0%	2.3%	66.7%	50.0%

Industries: Chart 1.e

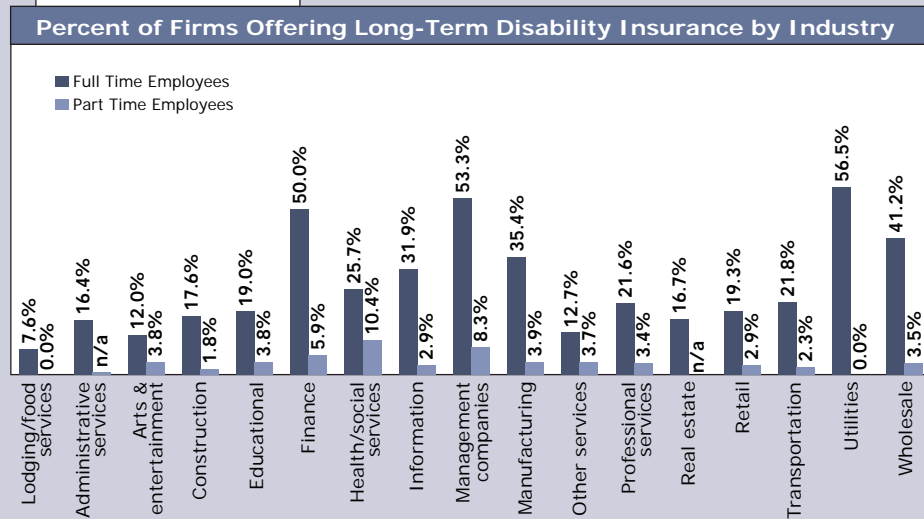


Other Insurance

Long-Term Disability Insurance by Industry

Industry	Full Time Employees			Part Time Employees		
	Offered Long-Term Disability		Enrolled in Long-Term Disability	Offered Long-Term Disability		Enrolled in Long-Term Disability
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
Lodging/food services	7.6%	57.1%	59.6%	0.0%	n/a	n/a
Administrative services	16.4%	89.0%	93.5%	n/a	n/a	n/a
Arts and entertainment	12.0%	86.1%	60.6%	3.8%	35.8%	21.4%
Construction	17.6%	97.9%	55.1%	1.8%	n/a	n/a
Education	19.0%	93.5%	99.7%	3.8%	76.1%	97.3%
Finance	50.0%	98.8%	98.0%	5.9%	90.0%	77.8%
Health/social services	25.7%	96.2%	83.6%	10.4%	37.1%	76.3%
Information	31.9%	99.2%	80.4%	2.9%	n/a	n/a
Management companies	53.3%	97.1%	71.7%	8.3%	21.4%	95.2%
Manufacturing	35.4%	72.1%	90.7%	3.9%	38.5%	78.6%
Other services	12.7%	89.7%	79.3%	3.7%	62.5%	85.7%
Professional services	21.6%	99.3%	97.7%	3.4%	78.6%	95.5%
Real estate	16.7%	99.5%	90.5%	n/a	n/a	n/a
Retail	19.3%	83.0%	73.5%	2.9%	97.7%	72.0%
Transportation	21.8%	95.8%	42.4%	2.3%	100.0%	60.0%
Utilities	56.5%	100.0%	99.3%	n/a	n/a	n/a
Wholesale	41.2%	59.8%	90.8%	3.5%	75.0%	83.3%

Industries: Chart 1.f



## Other Insurance

## Short-Term Disability Insurance Premiums by Industry

Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	40.0%	40.0%	20.0%	n/a	n/a	n/a
Administrative services	52.2%	39.1%	8.7%	50.0%	0.0%	50.0%
Arts and entertainment	61.1%	33.3%	5.6%	50.0%	50.0%	0.0%
Construction	45.7%	45.7%	8.7%	66.7%	33.3%	0.0%
Education	71.4%	21.4%	7.1%	60.0%	40.0%	0.0%
Finance	58.1%	34.9%	7.0%	50.0%	50.0%	0.0%
Health/social services	46.4%	41.1%	12.5%	25.0%	60.0%	15.0%
Information	58.8%	29.4%	11.8%	50.0%	50.0%	0.0%
Management companies	54.8%	29.0%	16.1%	0.0%	80.0%	20.0%
Manufacturing	70.7%	18.5%	10.9%	50.0%	30.0%	20.0%
Other services	61.5%	26.9%	11.5%	75.0%	25.0%	0.0%
Professional services	84.8%	9.1%	6.1%	100.0%	0.0%	0.0%
Real estate	55.0%	20.0%	25.0%	n/a	n/a	n/a
Retail	45.5%	42.4%	12.1%	50.0%	50.0%	0.0%
Transportation	42.4%	42.4%	15.2%	50.0%	50.0%	0.0%
Utilities	66.7%	0.0%	33.3%	n/a	n/a	n/a
Wholesale	62.1%	24.1%	13.8%	0.0%	100.0%	0.0%

## Long-Term Disability Insurance Premiums by Industry

Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	66.7%	11.1%	22.2%	n/a	n/a	n/a
Administrative services	55.6%	33.3%	11.1%	n/a	n/a	n/a
Arts and entertainment	66.7%	26.7%	6.6%	60.0%	0.0%	40.0%
Construction	33.3%	63.3%	3.3%	100.0%	0.0%	0.0%
Education	78.9%	5.3%	15.8%	50.0%	25.0%	25.0%
Finance	74.1%	20.7%	5.2%	57.1%	0.0%	42.9%
Health/social services	77.1%	10.4%	12.5%	76.2%	4.8%	19.0%
Information	55.0%	35.0%	10.0%	100.0%	0.0%	0.0%
Management companies	66.6%	16.7%	16.7%	80.0%	20.0%	0.0%
Manufacturing	68.1%	20.8%	11.1%	50.0%	12.5%	37.5%
Other services	50.0%	33.3%	16.7%	71.4%	14.3%	14.3%
Professional services	93.2%	4.5%	2.3%	100.0%	0.0%	0.0%
Real estate	47.6%	42.9%	9.5%	n/a	n/a	n/a
Retail	44.0%	48.0%	8.0%	0.0%	50.0%	50.0%
Transportation	37.0%	44.4%	18.5%	66.7%	0.0%	33.3%
Utilities	75.0%	16.7%	8.3%	n/a	n/a	n/a
Wholesale	63.6%	21.2%	15.2%	33.3%	33.3%	33.3%

Insurance

Paid Leave

Retirement &amp; Other

## Paid Leave

Expectations for paid time off are different for different industry groups. Whether an employee has paid holidays is often dependent on what kind of company they work for. Considering this, the survey asked specifically about the availability of paid vacation, sick time, holiday and consolidated leave for employees.

### Vacation Time

Overall, roughly 80 percent of firms offer vacation time to full time employees. *Manufacturing, Management companies, Finance, and Professional services* had the highest share of firms offering vacation time to both full time and part time employees. Only two industry sectors, *Health/social services* and *Professional services*, had more than half of firms offering vacation time to part time employees.

Typically the amount of vacation time available is dependent on length of service with an organization. Firms in *Education* had the highest average number of days available after one year of service for both full time and part time employees, 10.2 days and 9.7 days, respectively. Days for part time workers generally are smaller because many companies prorate time according the number of hours worked.

After three years of service, average vacation time increased by almost three days in most industries for full time workers and by about two days for part time employees. The number of days available seems to be related to the seasonality of the industry. For example, full time workers in *Construction* have the smallest number of days available after three years, barely nine days. This may be related to the shortened work year that is usually associated with the *Construction* industry.

Firms in *Finance, Professional services, Information, and Arts and entertainment* had an average of over 15 vacation days available to full time employees after five years of service. The highest average for part time workers was over 12 days, from responding firms in *Education, Health/social services, and Professional services*.

### Sick Time

Similar to the results from the Firms by Size stratification, slightly more than half of firms offered sick time to full time employees. More than three of every five firms in the seven top industries — *Professional services, Finance, Utilities, Information, Management companies, Wholesale, and Health/social services* — offered sick time to full time workers. Those same industries, except *Utilities* (because there were no reported part time workers in responding firms), also had the highest share of firms, at least one of every five firms, with sick time available to part time employees.

Paid sick time available to full time workers ranged from an average of just under 12 days in *Utilities* to a little more than four days in *Construction*. Time allowed to part time employees was slightly lower, just over six days in *Information, Health/social services* and *Professional services*, to two-and-a-half days in *Lodging/food services*.

### Paid Holiday Leave

Three-fourths or more of firms in 13 of 17 industry sectors offered paid holidays to full time workers. The smallest shares were in *Lodging/food services*, where just two of every seven firms offered paid holidays to full time workers and less than ten percent of firms offered paid holiday to part time workers.

The number of holidays were fairly even between full time and part time employees considering that for most part timers, days were prorated by time worked. For most industries, the average number of paid holidays for full time workers was about one day more than for part time workers.

## Paid Leave

### Consolidated Leave

Consolidated leave is frequently referred to as a “time bank,” earned time, or Paid Time Off (PTO). This type of leave may be offered in place of, or in addition to, other types of paid leave. Consolidated leave is not as commonly offered as other types of paid leave at New Hampshire companies.

*Health/social services, Finance, and Management companies* were three of four industries with the

highest shares of firms with consolidated leave for full time, and the three with the highest shares offering to part time employees. About a quarter of responding firms in *Health/social services* offered this type of leave to full time workers, and one of every five offered it to part timers. *Health/social services* and *Management companies* led all other industries with an average of more than 18 days per year offered to full time workers and a little more than 17 days for part time employees.

Insurance

Paid Leave

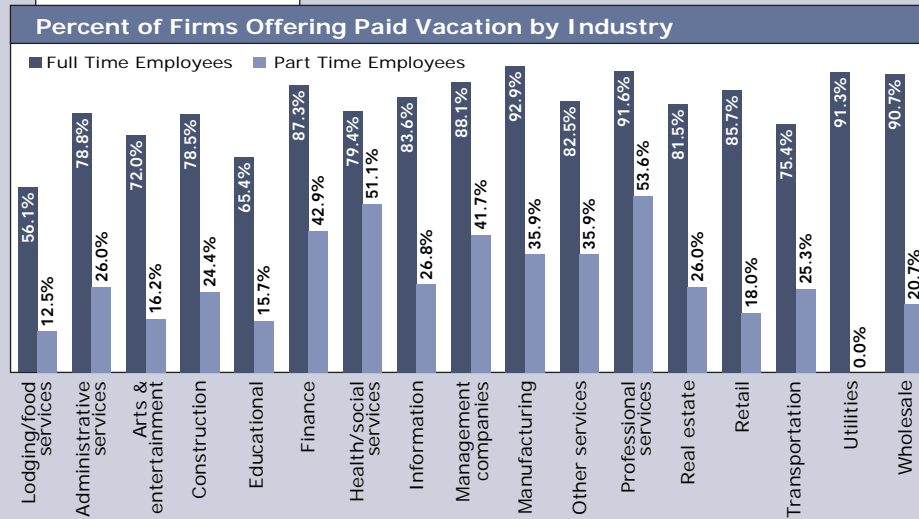
Retirement & Other

**Paid Leave**

**Paid Vacation Leave by Industry**

Industry	Full Time				Part Time			
	% of Firms	Average Days Offered After			% of Firms	Average Days Offered After		
		1 year	3 years	5 years		1 year	3 years	5 years
Lodging/food services	56.1%	6.6	10.3	12.7	12.5%	5.6	7.9	8.6
Administrative services	78.8%	7.5	10.5	14.2	26.0%	5.2	6.3	6.9
Arts and entertainment	72.0%	8.7	11.6	15.1	16.2%	4.8	5.8	7.8
Construction	78.5%	6.1	9.1	11.5	24.4%	4.4	6.9	8.7
Education	65.4%	10.2	12.2	15.6	15.7%	9.7	11.6	13.9
Finance	87.3%	10.0	11.9	16.2	42.9%	7.6	8.4	11.0
Health/social services	79.4%	8.6	12.1	14.9	51.1%	7.2	10.0	12.3
Information	83.6%	9.6	12.2	15.7	26.8%	6.5	7.7	9.7
Management companies	88.1%	8.8	11.1	14.2	41.7%	8.7	9.6	10.7
Manufacturing	92.9%	8.0	10.3	12.8	35.9%	5.2	7.1	8.1
Other services	82.5%	7.3	10.5	13.5	35.9%	5.9	9.0	10.4
Professional services	91.6%	9.4	12.3	16.1	53.6%	7.9	10.3	12.2
Real estate	81.5%	8.4	11.0	13.8	26.0%	6.4	8.1	9.8
Retail	85.7%	6.9	10.3	12.7	18.0%	4.0	6.9	9.4
Transportation	75.4%	6.4	10.1	12.0	25.3%	5.4	7.2	7.8
Utilities	91.3%	9.3	11.6	13.8	0.0%	n/a	n/a	n/a
Wholesale	90.7%	8.9	11.1	13.2	20.7%	7.5	9.5	10.2

Industries: Chart 2.a



Insurance

Paid Leave

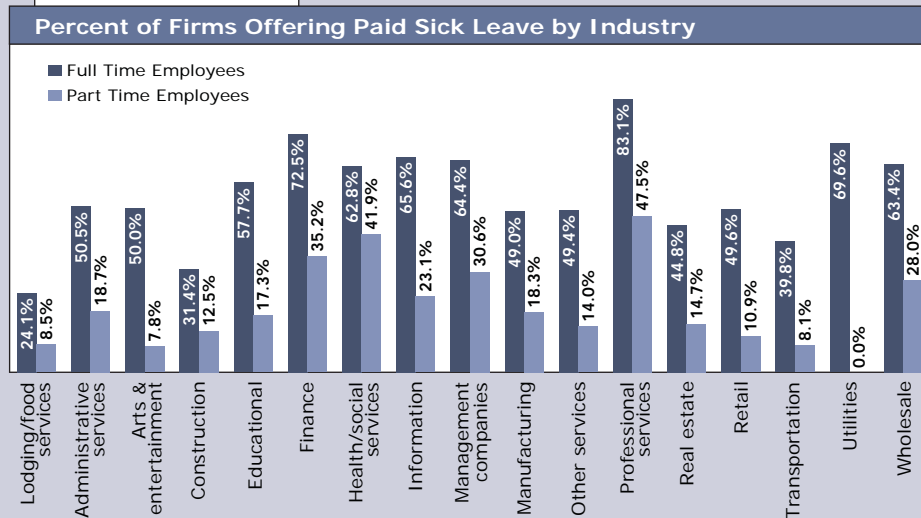
Retirement & Other

**Paid Leave**

**Paid Sick Leave by Industry**

Industry	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
Lodging/food services	24.1%	4.6	8.5%	2.4
Administrative services	50.5%	5.2	18.7%	4.3
Arts and entertainment	50.0%	5.7	7.8%	4.8
Construction	31.4%	4.3	12.5%	3.1
Education	57.7%	8.5	17.3%	4.9
Finance	72.5%	7.4	35.2%	4.7
Health/social services	62.8%	7.7	41.9%	6.3
Information	65.6%	6.9	23.1%	6.3
Management companies	64.4%	6.0	30.6%	5.4
Manufacturing	49.0%	6.8	18.3%	3.4
Other services	49.4%	6.2	14.0%	5.7
Professional services	83.1%	7.6	47.5%	6.1
Real estate	44.8%	5.1	14.7%	4.2
Retail	49.6%	4.8	10.9%	4.0
Transportation	39.8%	7.2	8.1%	2.9
Utilities	69.6%	11.9	0.0%	n/a
Wholesale	63.4%	5.8	28.0%	5.8

Industries: Chart 2.b



Insurance

Paid Leave

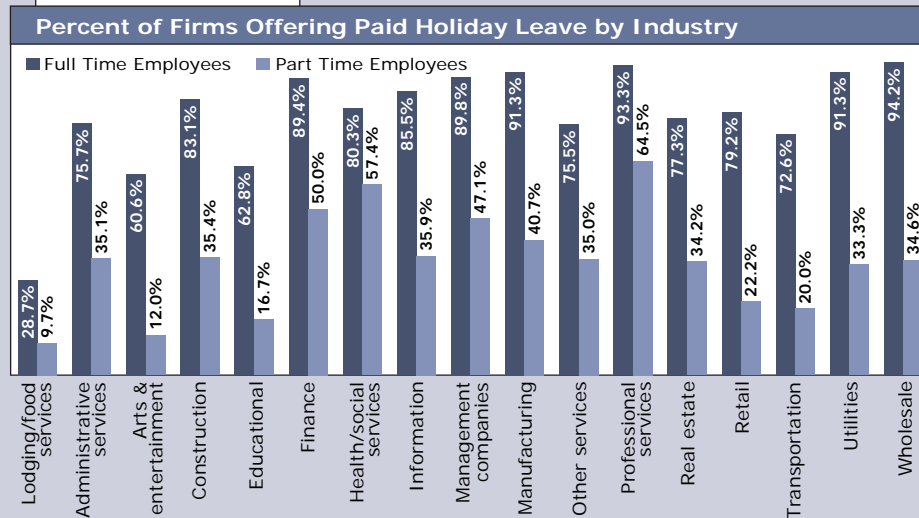
Retirement & Other

**Paid Leave**

**Paid Holiday Leave by Industry**

Industry	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
Lodging/food services	28.7%	4.4	9.7%	3.6
Administrative services	75.7%	7.4	35.1%	7.1
Arts and entertainment	60.6%	7.1	12.0%	6.9
Construction	83.1%	6.7	35.4%	5.7
Education	62.8%	9.9	16.7%	9.4
Finance	89.4%	9.3	50.0%	8.4
Health/social services	80.3%	8.1	57.4%	7.6
Information	85.5%	8.7	35.9%	8.4
Management companies	89.8%	7.7	47.1%	7.9
Manufacturing	91.3%	8.7	40.7%	7.1
Other services	75.5%	7.2	35.0%	6.7
Professional services	93.3%	10.0	64.5%	9.2
Real estate	77.3%	7.8	34.2%	6.9
Retail	79.2%	7.1	22.2%	9.2
Transportation	72.6%	7.0	20.0%	6.8
Utilities	91.3%	8.2	33.3%	6.5
Wholesale	94.2%	8.8	34.6%	6.5

Industries: Chart 2.c



Insurance

Paid Leave

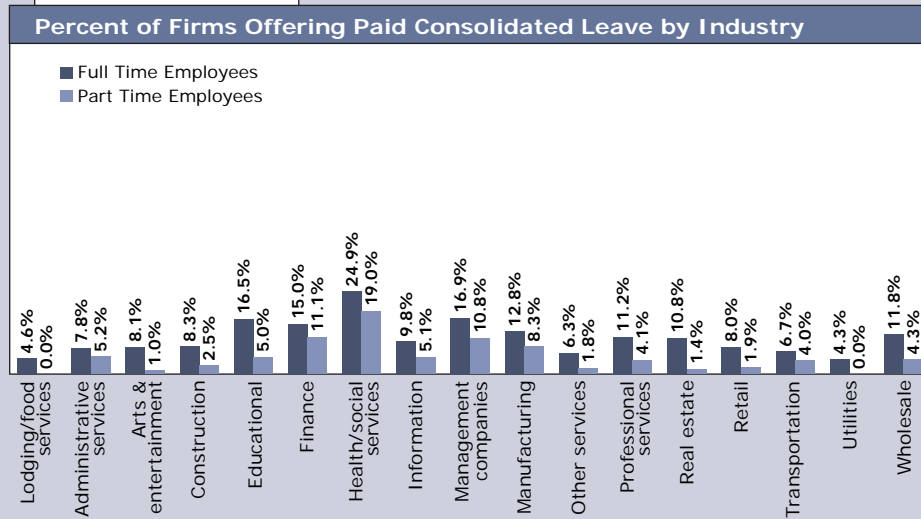
Retirement & Other

**Paid Leave**

**Paid Consolidated Leave by Industry**

Industry	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
Lodging/food services	4.6%	4.7	0.0%	n/a
Administrative services	7.8%	15.5	5.2%	13.3
Arts and entertainment	8.1%	9.4	1.0%	10.0
Construction	8.3%	7.8	2.5%	3.0
Education	16.5%	11.8	5.0%	11.3
Finance	15.0%	9.9	11.1%	6.6
Health/social services	24.9%	18.7	19.0%	17.4
Information	9.8%	7.0	5.1%	11.5
Management companies	16.9%	18.4	10.8%	17.0
Manufacturing	12.8%	8.7	8.3%	4.5
Other services	6.3%	6.5	1.8%	2.8
Professional services	11.2%	8.2	4.1%	6.3
Real estate	10.8%	5.5	1.4%	1.8
Retail	8.0%	6.1	1.9%	2.0
Transportation	6.7%	10.0	4.0%	7.5
Utilities	4.3%	6.0	0.0%	n/a
Wholesale	11.8%	5.1	4.3%	n/a

Industries: Chart 2.d



Insurance

Paid Leave

Retirement & Other

## Retirement

Insurance

Recent discussions have been directed toward the difficulties in some industries to replace the loss of skilled workers that are leaving, mostly from retirement. Additionally, investment markets have been rapidly changing as the state's population continues to age with the baby boomer cohort. In New Hampshire, do these concerns have more impact on one industry or another? And if they do, are retirement options more accessible for employees of one industry than another?

The survey asked employers questions related to employer-based retirement accounts, including the availability and type of retirement plans offered to their employees.

### Retirement Plans

About three of every four firms in *Management companies*, *Utilities*, and *Finance* offered a retirement plan to full time employees. These three industries have the highest average weekly wage. The shares slid to about one of every three firms with a retirement plan available to full time workers in *Lodging/food services*, *Arts and entertainment*, and *Other services*. Those industries also happen to be three of the four industries with the lowest average weekly wage in the state.

Industries were less likely to offer retirement plans to part time workers, with roughly 20 percent fewer firms making any type of retirement plan available.

### Defined Contribution Retirement Plan

A defined contribution retirement plan does not promise a specific amount of benefits at retirement. In these plans, the employee or the employer (or both) contribute to the employee's individual account under the plan. These contributions generally are invested on the employee's behalf. The employee receives the balance in their account, which is based on contributions plus or minus investment gains or losses. The value of the account fluctuates due to the changes in the value of investments. Examples of defined contribution plans include 401(k) plans, 403(b) plans, employee stock ownership plans, and profit-sharing plans.<sup>2</sup>

<sup>2</sup> U.S. Department of Labor. Find It by Topic: Retirement Plans, Benefits & Savings. <[www.dol.gov/dol/topic/retirement/typesofplans.htm](http://www.dol.gov/dol/topic/retirement/typesofplans.htm)> Accessed June 23, 2008.

This type of plan has become more popular among firms that have a retirement plan available based on its ease of administration and cost structure.

Among the firms that had a retirement plan available, over 85 percent of firms in each industry offered a defined contribution retirement plan to full time employees. These firms made the defined contribution plan available to almost all full time employees. Nine of every ten eligible full time employees in *Professional services*, *Utilities*, and *Education* enrolled in the defined contribution retirement plan.

Considering only the firms that offered a retirement plan to part time employees, at least four out of five firms in all industries offered the defined contribution plan, except in two industries. *Administrative services* and *Wholesale* had slightly less than two-thirds of firms offering this type of plan to part time employees. Four of every five part time employees in *Information*, *Finance*, *Real estate*, and *Professional services* and *Retail* were eligible for the defined contribution plan. At least half of eligible part time workers in eight industry sectors and at least a quarter of eligible workers in another four sectors were enrolled.

Related to the "contribution" part of this retirement plan name, at least two-thirds of firms in all but *Education* and *Real estate* shared the expense of the defined contribution retirement plan with full time

Paid Leave

Retirement &amp; Other

## Retirement

employees. A majority of firms in all industries offering a plan to part timers also shared the expense with workers.

### Defined Benefit Pension Retirement Plan

A defined benefit plan promises a specified monthly benefit at retirement. The plan may state this promised benefit as an exact dollar amount, such as \$100 per month at retirement. Or, more commonly, it may calculate a benefit through a plan formula that considers such factors as salary and service — for example, one percent of average salary for the last five years of employment to be paid for every year of service with an employer. The benefits in most traditional defined benefit pension plans are protected, within certain limitations, by federal insurance provided through the Pension Benefit Guaranty Corporation (PBGC).<sup>3</sup>

Traditional pensions were this type of plan. After a length of service, workers expected a guaranteed pension amount upon retirement. Because a defined benefit retirement plan requires an administrator, this plan is more expensive to maintain. That cost, combined with recent publicity revolving around abuse of funds by designated administrators, has deterred companies from starting or continuing to offer this type of retirement plan.

Firms in *Utilities* were most likely to have a defined benefit pension retirement plan available to full time employees. Over half of responding firms in this industry offered a defined benefits plan to all full time employees. Not only were all full time workers in *Utilities* offered a pension plan, all eligible employees enrolled in the plan. *Health/social services* and *Finance* had the next highest shares of firms offering a defined benefit pension retirement plan to full time workers.

Among firms with a retirement plan available, there were seven different industries that did not have any firms with a defined benefit retirement plan available to part time employees. Responding firms in *Real estate*, *Health/social services* and *Finance* were the top three industries with this retirement plan available to part time workers.

The structure of this type of plan requires that the employer be the originating source of funding, so none were solely paid by the employee. A majority of responding firms in all industries assumed the entire financial responsibility of the defined benefit pension retirement plan.

<sup>3</sup> Ibid.

**Retirement**

**Defined Contribution Retirement Plan by Industry**

Industry	Full Time Employees				Part Time Employees			
	% of Firms Offer Retirement	Offered Defined Contribution		Enrolled in Contribution Plan	% of Firms Offer Retirement	Offered Defined Contribution		Enrolled in Contribution Plan
		% of Firms	Eligible Employees	% of Eligible Employees		% of Firms	Eligible Employees	% of Eligible Employees
Lodging/food services	18.2%	100.0%	95.1%	49.1%	12.2%	90.9%	62.5%	2.8%
Administrative services	39.4%	95.1%	87.9%	58.4%	17.5%	64.3%	58.1%	20.0%
Arts and entertainment	32.0%	90.6%	98.9%	51.9%	13.3%	100.0%	59.5%	17.9%
Construction	37.1%	93.2%	94.3%	62.8%	16.5%	100.0%	64.3%	87.5%
Education	48.8%	92.1%	89.1%	91.1%	22.0%	94.4%	65.4%	11.9%
Finance	70.8%	87.3%	97.8%	80.4%	51.7%	83.3%	85.7%	42.0%
Health/social services	67.8%	86.8%	99.8%	61.4%	40.8%	83.9%	68.8%	51.4%
Information	54.8%	85.3%	99.6%	57.3%	35.0%	100.0%	85.7%	27.8%
Management companies	76.3%	100.0%	98.1%	69.4%	57.9%	100.0%	53.2%	53.3%
Manufacturing	58.6%	99.1%	96.6%	67.5%	36.0%	94.7%	49.4%	53.5%
Other services	33.1%	92.3%	95.8%	70.4%	17.2%	94.7%	63.9%	52.8%
Professional services	61.1%	86.1%	97.7%	92.2%	39.7%	84.1%	80.0%	89.3%
Real estate	35.8%	85.7%	96.5%	67.5%	10.1%	85.7%	80.0%	25.0%
Retail	40.0%	91.8%	96.1%	57.4%	16.5%	88.2%	79.2%	39.3%
Transportation	37.8%	91.1%	88.6%	50.6%	21.1%	81.3%	31.6%	15.8%
Utilities	72.7%	87.5%	99.2%	90.4%	28.6%	100.0%	66.7%	50.0%
Wholesale	56.5%	89.6%	98.8%	71.6%	26.9%	57.1%	77.8%	66.7%

**Defined Contribution Retirement Funding by Industry**

Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	5.6%	27.8%	66.7%	0.0%	25.0%	75.0%
Administrative services	7.9%	13.2%	78.9%	0.0%	25.0%	75.0%
Arts and entertainment	12.0%	20.0%	68.0%	9.1%	27.3%	63.6%
Construction	12.7%	20.6%	66.7%	12.5%	12.5%	75.0%
Education	26.5%	17.6%	55.9%	29.4%	23.5%	47.1%
Finance	9.0%	16.4%	74.6%	16.7%	20.8%	62.5%
Health/social services	27.4%	10.7%	61.9%	30.8%	17.9%	51.3%
Information	17.9%	17.9%	64.3%	0.0%	30.0%	70.0%
Management companies	4.7%	14.0%	81.4%	5.0%	15.0%	80.0%
Manufacturing	12.0%	11.1%	76.9%	10.3%	10.3%	79.3%
Other services	22.7%	9.1%	68.2%	17.6%	11.8%	70.6%
Professional services	25.6%	11.1%	63.3%	32.4%	5.9%	61.8%
Real estate	28.6%	25.7%	45.7%	16.7%	33.3%	50.0%
Retail	4.8%	16.7%	78.6%	8.3%	16.7%	75.0%
Transportation	7.3%	19.5%	73.2%	0.0%	16.7%	83.3%
Utilities	7.7%	0.0%	92.3%	0.0%	0.0%	100.0%
Wholesale	10.5%	21.1%	68.4%	0.0%	25.0%	75.0%

Insurance

Paid Leave

Retirement & Other

**Retirement**

**Defined Benefit Pension Retirement Plan by Industry**

Industry	Full Time Employees				Part Time Employees			
	% of Firms Offer Retirement	Offered Pension		Enrolled in Pension	% of Firms Offer Retirement	Offered Pension		Enrolled in Pension
		% of Firms	Eligible Employees	% of Eligible Employees		% of Firms	Eligible Employees	% of Eligible Employees
Lodging/food services	18.2%	0.0%	n/a	n/a	12.2%	0.0%	n/a	n/a
Administrative services	39.4%	7.7%	100.0%	100.0%	17.5%	14.3%	n/a	n/a
Arts and entertainment	32.0%	6.3%	10.4%	100.0%	13.3%	0.0%	n/a	n/a
Construction	37.1%	7.1%	91.3%	95.2%	16.5%	0.0%	n/a	n/a
Education	48.8%	5.3%	15.2%	99.8%	22.0%	0.0%	n/a	n/a
Finance	70.8%	16.5%	91.4%	89.0%	51.7%	17.2%	n/a	n/a
Health/social services	67.8%	23.7%	96.6%	88.6%	40.8%	21.8%	n/a	n/a
Information	54.8%	6.3%	100.0%	100.0%	35.0%	0.0%	n/a	n/a
Management companies	76.3%	7.0%	74.2%	100.0%	57.9%	14.3%	n/a	n/a
Manufacturing	58.6%	6.2%	70.7%	85.7%	36.0%	2.8%	n/a	n/a
Other services	33.1%	5.9%	94.4%	100.0%	17.2%	0.0%	n/a	n/a
Professional services	61.1%	13.6%	98.8%	98.8%	39.7%	13.6%	n/a	n/a
Real estate	35.8%	11.9%	80.0%	91.7%	10.1%	28.6%	n/a	n/a
Retail	40.0%	2.2%	71.4%	66.7%	16.5%	6.3%	n/a	n/a
Transportation	37.8%	9.1%	96.7%	98.3%	21.1%	6.3%	n/a	n/a
Utilities	72.7%	53.3%	100.0%	100.0%	28.6%	0.0%	n/a	n/a
Wholesale	56.5%	12.8%	97.4%	90.0%	26.9%	14.3%	n/a	n/a

**Defined Benefit Pension Retirement Funding by Industry**

Industry	Full Time Employees		Part Time Employees	
	Premiums Paid		Premiums Paid	
	100% Firm	Jointly Paid	100% Firm	Jointly Paid
Lodging/food services	n/a	n/a	n/a	n/a
Administrative services	66.7%	33.3%	100.0%	0.0%
Arts and entertainment	100.0%	0.0%	n/a	n/a
Construction	100.0%	0.0%	n/a	n/a
Education	50.0%	50.0%	n/a	n/a
Finance	92.3%	7.7%	100.0%	0.0%
Health/social services	87.0%	13.0%	100.0%	0.0%
Information	100.0%	0.0%	n/a	n/a
Management companies	100.0%	0.0%	100.0%	0.0%
Manufacturing	100.0%	0.0%	100.0%	0.0%
Other services	66.7%	33.3%	n/a	n/a
Professional services	92.3%	7.7%	100.0%	0.0%
Real estate	100.0%	0.0%	100.0%	0.0%
Retail	50.0%	50.0%	100.0%	0.0%
Transportation	66.7%	33.3%	100.0%	0.0%
Utilities	87.5%	12.5%	n/a	n/a
Wholesale	60.0%	40.0%	n/a	n/a

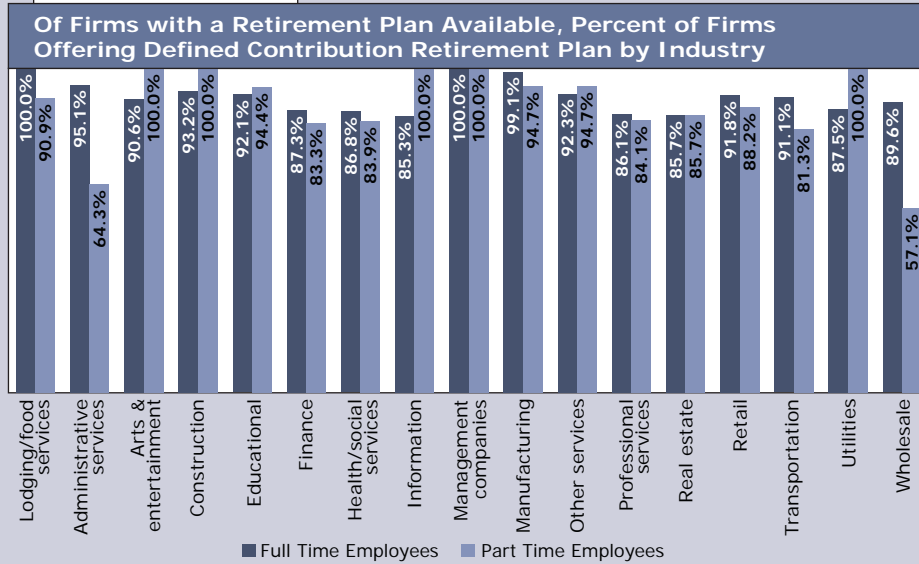
Insurance

Paid Leave

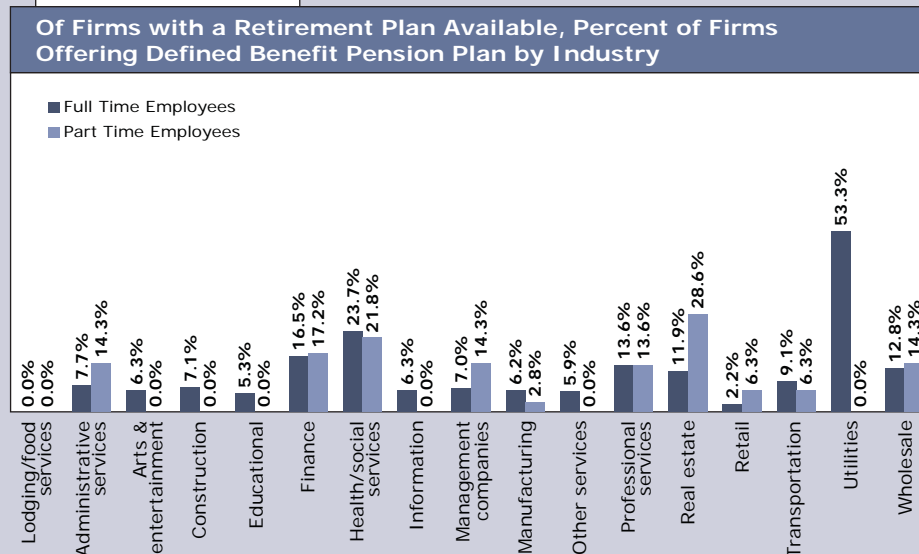
Retirement & Other

Retirement

Industries: Chart 3.a



Industries: Chart 3.b



## Other Benefits

One way businesses compete in recruiting and retaining a skilled workforce is by offering extra benefits. The availability of other benefits can be a strong influence on bringing skilled workers to the industry.

In addition to information on standard benefits such as health insurance and paid leave, the survey asked about other benefits offered to workers. These less common benefits include child care, tuition assistance, bonus pay, flexible spending accounts, and shift differentials.

### Child Care

Overall, the availability of child care, including on-site and off-site facilities, reimbursements and vouchers, is not prevalent among firms in New Hampshire. There was some industry connection in the availability of child care for full time and part time employees.

*Health/social services* was the sole industry with a double digit share of firms offering child care to both full time and part time employees. Roughly one of every seven firms in the industry offered the benefit to full time workers and one of every ten firms offered child care to part time workers. *Education* and *Management companies* had the second and third highest shares for full time workers. Five percent or less of firms in all other industries made child care available to either full time or part time employees.

### Tuition/Education Assistance

In some industries, continuing education is a requirement for employees who must maintain a professional license or certification. One benefit firms may offer is tuition assistance, either for employees who require classes for licensure or those who wish to expand their skills. Over half the firms in *Utilities*, *Finance*, and *Health/social services* offer tuition assistance to full time employees, and close to one of every three to part time employees. Over two of every five responding firms in *Education* offered tuition assistance to full time employees and just over one of five to part time employees.

### Bonus Pay

Bonus pay is cash compensation not directly related to worker output, such as new hire bonuses, year-end bonuses, attendance bonuses, or holiday bonuses. About one of every four firms offered some type of bonus in each industry. Nearly half the firms in *Professional services* and *Finance* offer some type of bonus to both full time and part time employees.

### Flexible Spending Accounts

A flexible spending account allows employees to pay for eligible out-of-pocket health care and dependent care expenses using pre-tax dollars. Half of the responding firms in *Utilities* offered flexible spending accounts to full time employees. About a third of responding firms in *Management companies*, *Finance*, and *Health/social services* offered flexible spending to full time workers. These three industries also had the highest shares of firms offering flexible spending accounts to part time employees.

### Operate on Shifts

Many factors determine the hours that companies establish to run a business. The five industries with the highest share of responding firms offering shift work to full time employees were also the same five industries with the highest shares offering shift work to part time employees — *Lodging/food services*, *Manufacturing*, *Management companies*, *Health/social services*, and *Transportation*.

## Other Benefits

Insurance

Firms least likely to have shift work were in the *Wholesale, Retail, Real estate, Education, Wholesale, Administrative services, Construction* and *Finance* industries, with ten percent or less operating on shifts for both full time and part time employees.

Although very few firms in *Education* had shift work, all firms in that industry offered a shift pay differential for full time employees. The same held true for all responding firms in *Construction*, which offered a shift pay differential to both full time and part time employees.

Paid Leave

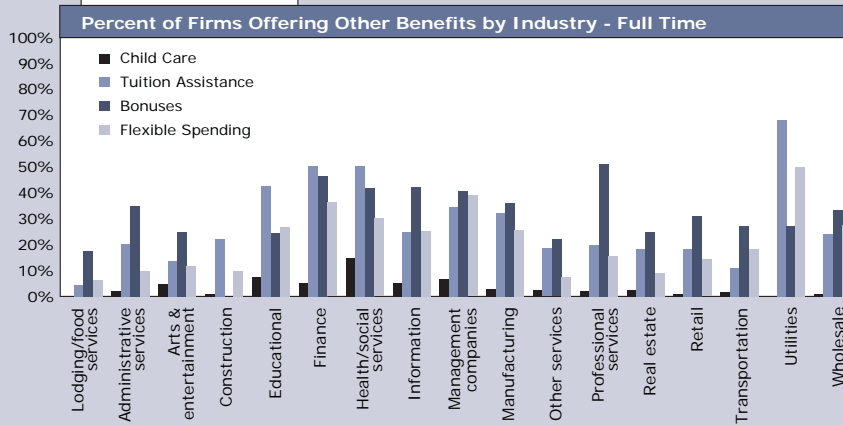
Retirement & Other

Other Benefit

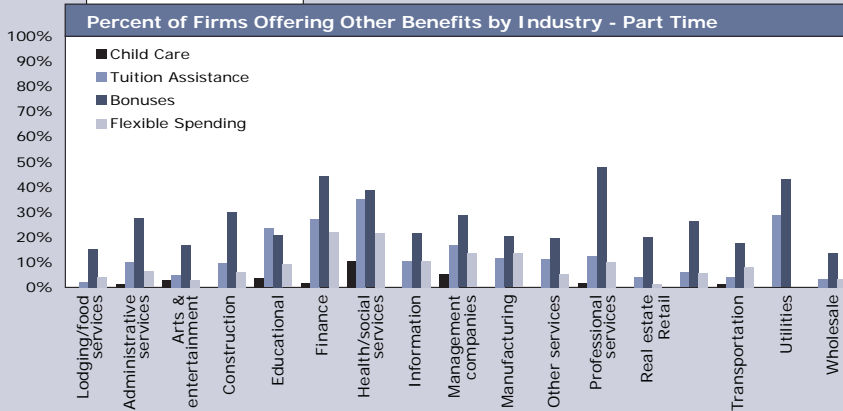
Other Benefits by Industry

Industry	Full Time Employees				Part Time Employees			
	% of Firms				% of Firms			
	Child Care	Tuition Assistance	Bonuses	Flexible Spending	Child Care	Tuition Assistance	Bonuses	Flexible Spending
Lodging/food services	0.0%	4.5%	17.4%	6.3%	0.0%	2.1%	15.1%	4.2%
Administrative services	2.0%	20.4%	35.0%	9.7%	1.3%	10.0%	27.5%	6.3%
Arts and entertainment	4.8%	13.6%	24.8%	11.7%	2.9%	4.9%	16.8%	2.9%
Construction	1.0%	22.1%	38.2%	9.8%	0.0%	9.8%	30.1%	6.0%
Education	7.3%	42.7%	24.4%	26.8%	3.8%	23.4%	20.8%	9.1%
Finance	5.3%	50.4%	46.4%	36.3%	1.7%	27.1%	44.1%	22.0%
Health/social services	14.8%	50.3%	41.8%	30.1%	10.5%	35.2%	38.5%	21.5%
Information	5.0%	25.0%	42.4%	25.4%	0.0%	10.5%	21.6%	10.5%
Management companies	6.8%	34.5%	40.7%	39.0%	5.4%	16.7%	28.6%	13.5%
Manufacturing	3.0%	32.3%	36.2%	25.8%	0.0%	11.6%	20.2%	13.5%
Other services	2.4%	18.5%	22.0%	7.4%	2.6%	11.4%	19.5%	5.3%
Professional services	2.2%	20.0%	51.1%	15.5%	1.7%	12.5%	47.9%	10.0%
Real estate	2.5%	18.2%	25.0%	9.0%	0.0%	4.0%	20.0%	1.3%
Retail	0.8%	18.4%	31.0%	14.2%	0.0%	5.9%	26.2%	5.8%
Transportation	1.7%	10.9%	27.1%	18.3%	1.4%	4.1%	17.6%	8.0%
Utilities	0.0%	68.2%	27.3%	50.0%	0.0%	28.6%	42.9%	0.0%
Wholesale	1.0%	24.1%	33.3%	27.7%	0.0%	3.4%	13.8%	3.4%

Industries: Chart 3.c



Industries: Chart 3.d



Insurance

Paid Leave

Retirement & Other

Other Benefit

Shift Operation by Industry

Industry	Full Time Employees		Part Time Employees	
	% of Firms	% Offering Differential	% of Firms	% Offering Differential
Lodging/food services	26.6%	29.6%	23.7%	25.0%
Administrative services	5.9%	16.7%	10.4%	28.6%
Arts and entertainment	13.0%	18.2%	14.1%	0.0%
Construction	3.9%	100.0%	2.5%	100.0%
Education	6.1%	100.0%	6.6%	80.0%
Finance	2.7%	66.7%	3.4%	50.0%
Health/social services	22.0%	81.6%	22.4%	73.3%
Information	11.9%	14.3%	13.5%	20.0%
Management companies	24.1%	50.0%	25.0%	44.4%
Manufacturing	25.8%	84.4%	19.3%	85.0%
Other services	8.7%	7.7%	14.3%	7.1%
Professional services	0.6%	n/a	0.8%	n/a
Real estate	6.6%	14.3%	8.1%	16.7%
Retail	8.0%	20.0%	11.8%	16.7%
Transportation	20.2%	41.7%	24.3%	38.9%
Utilities	13.6%	66.7%	14.3%	100.0%
Wholesale	7.2%	80.0%	10.7%	66.7%

Industries: Chart 3.e

